

BARRETT DAFFIN FRAPPIER TURNER & ENGEL, LLP
1900 SAINT JAMES PLACE SUITE 500
HOUSTON, TX 77056
(713) 621-8673

Attorney for JPMORGAN CHASE BANK, NATIONAL ASSOCIATION, ITS ASSIGNS AND/OR
SUCCESSORS IN INTEREST

UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF TEXAS
ABILENE DIVISION

IN RE:	§	CASE NO. 13-10028-RLJ-13
	§	
SAM ELLIS STRATTON and	§	
LESLIE MARTIN STRATTON,	§	
Debtor	§	CHAPTER 13
	§	
JPMORGAN CHASE BANK,	§	
NATIONAL ASSOCIATION, ITS	§	
ASSIGNS AND/OR SUCCESSORS IN	§	
INTEREST,	§	
Movant	§	HEARING DATE: _____
	§	
v.	§	TIME: _____
	§	
SAM ELLIS STRATTON and	§	
LESLIE MARTIN STRATTON;	§	
and WALTER O'CHESKEY,	§	
Trustee	§	
Respondents	§	JUDGE ROBERT L. JONES

**SUPPLEMENTAL DECLARATION IN SUPPORT OF
MOTION FOR RELIEF FROM AUTOMATIC STAY**

I Lauri Watkins, declare under penalty of perjury as follows:

1. This supplemental declaration is provided in support of the Motion for Relief from Stay (the "Motion") filed contemporaneously herewith.

2. I am a/an Vice President of JPMorgan Chase Bank, National Association ("Chase") and am authorized to sign this supplemental declaration on behalf of

13-10028

CHASE. In this position, I have access to the business records of Chase, and my responsibilities include ascertaining and verifying amounts due and payable as to delinquent bankruptcy accounts.

3. The facts stated in this declaration are based upon information that I obtained by reviewing records maintained in the ordinary course of Chase's business, as part of regularly conducted business activity, by or from information transmitted by person(s) with knowledge of the events described therein, at or near the time of the event described.

4. SAM E. STRATTON and LESLIE MARTIN ("Borrower") executed a note dated **December 22, 2006** in favor of HOME123 CORPORATION, in the original principal sum of \$72,500.00 (the "Note").

5. The Note is secured by a Deed of Trust encumbering certain real property commonly known as 3565 HIGHLAND AVENUE, ABILENE, TX 79605.

6. The Movant's agent has possession of the original promissory note, and the note is payable to the Movant.

7. As of 02/14/2014 the Borrower failed to make one or more post-petition payments with respect to this loan.

8. The unpaid principal balance of this loan as of 02/14/2014 is \$65,838.30.

9. The following chart sets forth those post-petition payments that the borrower failed to make with respect to this loan as of 02/14/2014::

Number of Missed Payments	From	To	Principal And Interest	Escrow (if applicable)	Monthly Payment Amount	Total Amounts
3	12/01/2013	02/01/2014	\$464.23	\$307.78	\$ 772.01	\$2,316.03
Less postpetition partial payments (suspense balance):						(\$ 83.97)

Total: \$2,232.06

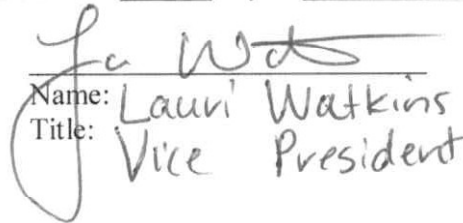
In addition, monthly payment obligations will continue to accrue under the terms of the Note.

10. As of 02/14/2014, the total post-petition arrearage/delinquency needed to cure the post-petition default is **\$2,232.06**, consisting of (i) the foregoing total of missed postpetition payments in the amount of \$2,232.06, plus (ii) the following postpetition fees [and advances for taxes and insurance]

Description	Amount
N/A	0.00
N/A	0.00

11. Attached hereto as Exhibit "A" is a postpetition payment history.

I hereby declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct. Executed this 11 day of MAR, 2014.


 Name: Lauri Watkins
 Title: Vice President

13-10028

EXHIBIT "A"

Loan #		Bankruptcy Filing Date:	02/14/2013	Bankruptcy Case #	13-10028
Borrower:	LESLIE MARTIN	Bankruptcy Chapter:	13	Bankruptcy Status:	Active
Co-Borrower:	SAM STRATTON				
As of Date:	2/14/2014	Unpaid Principal Balance:	65636.3	Avg Days/Month Interest From	30.42
History Start Date:	02/14/2013	Loan Next Due Date:	12/1/2013	Interest To	11/01/2013
History End Date:	2/14/2014	Escrow Balance:	-678.41	Interest Rate	02/15/2014
				Number of Days	6.625%
				Amount Per Day	106
				Interest amount	11.94
					1265.64

Transaction Date	Post-Petition Funds Received	Pre-Petition Funds Received	Agreed Order Ship Payment Due Date	Agreed Order Ship Payment Amount	Post-Petition Date Paid	Post-Petition Payment Amount	NOTES	Post-Petition Principal and Interest Amount	Post Escrow Amount	To / From Suspend	Debtor Suspend Balance	Pre-Petition Claim Balance	Accident and Health Insurance Amount	Life Insurance Amount	Fees Amount	Fee Description	Subsidy
03/20/2013	\$772.01				03/01/2013	\$772.01		\$464.23	\$307.78	\$0.00	\$0.00	\$100.34					
04/02/2013	\$768.61									\$768.61	\$768.61	\$100.34					
05/06/2013	\$772.01				04/01/2013	\$772.01		\$464.23	\$307.78	\$0.00	\$0.00	\$100.34					
06/03/2013	\$772.01				05/01/2013	\$772.01		\$464.23	\$307.78	\$0.00	\$0.00	\$100.34					
06/04/2013		\$30.00				\$0.00				\$0.00	\$768.61	\$70.34					
06/28/2013	\$772.01				06/01/2013	\$772.01		\$464.23	\$307.78	\$0.00	\$0.00	\$70.34					
07/05/2013	\$10.00					\$0.00				\$0.00	\$768.61	\$50.34					
08/05/2013	\$10.00					\$0.00				\$0.00	\$768.61	\$50.34					
08/12/2013	\$772.01				07/01/2013	\$772.01		\$464.23	\$307.78	\$0.00	\$0.00	\$50.34					
09/04/2013		\$10.00				\$0.00				\$0.00	\$768.61	\$40.34					
09/12/2013	\$3.40				08/01/2013	\$772.01		\$464.23	\$307.78	\$1,768.61	\$0.00	\$40.34					
10/01/2013		\$23.17				\$0.00				\$27.98	\$27.98	\$17.17					
10/16/2013	\$800.00				09/01/2013	\$772.01		\$464.23	\$307.78	\$0.00	\$27.98	\$17.17					
11/05/2013		\$23.17				\$0.00				\$0.00	\$27.98	\$16.00					
11/12/2013	\$800.00				10/01/2013	\$772.01		\$464.23	\$307.78	\$0.00	\$27.98	\$16.00					
12/02/2013		\$8.07				\$0.00				\$0.00	\$55.98	\$14.07					
01/22/2014	\$800.00				11/01/2013	\$772.01		\$464.23	\$307.78	\$27.98	\$83.97	\$14.07					
					12/01/2013	\$772.01	DUE		\$464.23	\$772.01	\$658.04	\$14.07					
					01/01/2014	\$772.01	DUE		\$464.23	\$772.01	\$1,480.05	\$14.07					
						\$772.01	DUE		\$464.23	\$772.01	\$1,232.95	\$14.07					

Bankruptcy Statement of Amount Due		2/14/2014	Original Loan Amt:
Loan:	1700		Note Date: 01/01/2037
Attorney File #:			Maturity Date: Recording
Borrower:	LESLIE MARTIN		Date: Page: Book:
Co-Borrower:	STRATTON SAM		
Property Address 1:	3565 HIGHLAND AVE		Legal Description:
Property Address 2:			Placeholder
Property City:	ABILENE		
Property State:	TX		
Property Zip:	79605		
Property County:	Placeholder		
Payoff Good Thru:	02/14/2014		
Last Payment Installment:	11/01/2013		
Next Due Date:	12/01/2013		
Interest Rate:	6.625%		
Per Diem:	\$11.94		\$65,838.30
Principal Balance as of:			
Interest Due			
6.625%			
	Per Diem	From	To
	\$11.94	11/01/2013	02/15/2014
			# of Days
			106
			\$1,265.64

2/18/2014